













HERE YOU SEE THE SPRING FASHIONS THAT HAVE PREVAILED DURING THE VICTORIAN ERA, OR SINCE GRANDMA WAS A GIRL; SOME LOOK QUAINT NOW, BUT EACH, IN ITS DAY, WAS WORN AND ADMIRED BY LOVELY WOMAN.

THE SUMMER OUTING DRESSES SHOW NEW AND PRETTY STYLES IN SKIRTS AND MANY DESIGNS FOR SMALL AND NEATLY FINISHED BOLERO COATS.



THE BROAD BOX PLAIT IN FRONT GIVES FREEDOM WITHOUT MAKING THE SKIRT SEEM FULLER THAN IS IN ACCORD WITH.

FASHION'S DICTATES.

NEWEST GOWNS FOR OUT-OF-DOORS

Many of Them are Made in Two Materials, Such as Cloth and Linen.

HOW OUTING SKIRTS ARE CUT

A Broad Box Plait in Front is Confined With Straps to Give Freedom Without Fulness-Designs for Wearing Afield.

PARIS .- In spite of the many attractions of the Exposition the smart set of Paris find time to slip away into the country for a morning at golf or for a long cycling expedition which carries them out on the smooth roads into the heart out on the smooth teats into the heart of the lovely country made famous by the lives of the beautiful queens of the past. How romantle to get into the for-est of Fontainbleu, changed though it is from the days of Marie Antoinette; how charming to spend a morning in the parks surrounding Malmaison, still redoparks surrounding sof the idolized Jose-phine. Quite as delightful to visit the country seat of President Loubet at Rambouillet, that pretty home to which he and his family flee at the first approach

of summer.

The outing dress which began the season as a bolero and skirt with little novelty vest has enlarged its sphere and become even unnecessarily elegant. No less than twelve little Etons, all of white silk, were rainged along in a row in one of the most fashionable show-rooms on the Glace de la Concorde and the Rue de la Paix.

They have been ordered by members of the American colony which this season occupies such a large portion of Paris, and were to be sent immediately to their fair owners.

One of these little white silk coats was One of these little white silk coats was for Mrs. C. Oliver Iselin who ordered it for the golf links. The coat was cut off in the back and was rounding in the front with a high collar built on Medici lines. It was lined with laurel green taffeta and had rolling cuffs of the same. A white silk sailor hat was to be worn with the coat; the hat being trimmed very high on one side with mountain laurel, into which were fastened some large green made leaves.

large green maple leaves...

MANY WHITE COATS.

While all colors are worn, white seems to be the predominant one for out-door life just at this minute. The other ceats were lined respectively with cerise, arbutus pink, hunting "pink," smoky blue and Oriental silk. The Oriental lining referred to was one of the handkerchiefs which are so popular this year used in all

sorts of ways. Tiny Etons, no longer than the shoulder blades, are made of black silk and lined with the gayest colors.

lined with the gayest colors.

After much discussion among the couturieres, and many consultations with their patrons, the correct outing dress has been decided unon. It consists of a skirt with some fulness around the hips and of shoe-top length; the walst consists of a skirt of Madras extra charton manufactured material over which

be made. The coat is part of the dress and is not taken off except, for instance, when in actual play, in golf or when handling the racquet, at which times it is east upon the ground with the bat to be put on later. For cycling and other occasions the coat is worn, but, owing to its cut and lightness, it is not cumbersome; indeed it is built to correspond to a man's summer coat, which is alway: orn except on the most fatiguing occa-

One of the novelties in golf skirts is a in the front. The box is fully eight inches wide, and the turned under plait not over an inch. This is secured in place by broad straps put on in a pointed design. As straps running across the figure broaden it, these are put on in diamond fash-ion. Made full in this way the box gives freedom to the limbs, yet is by no means full skirt.

Samaritan, Rumchunda and mercerized cotton are the most popular of skirt waist fabrics. Though by no means as mexpensive as Madras and cambric and their sive as Madras and camoric and their near cousins the ginghams and challies, they are much more effective, and, perhaps, pay for the extra cost in beauty as well as in comfort.

NEW WAISTS.

The Samaritan waists are much worn for biggeling. The name applies to a

for bicycling. The name applies to a fabric that is half linen and half silk; it resembles some of the imitation silk linings, save that it is thinner and finer;

but its coolness can be imagined.

The Rumchunda or Oriental waists are made from cotton as well as silk handkerchiefs, and, if of good manufacture,

will launder well.

None of the outing dresses seem made for tubbing. "What?" the couturiere will exclaim, with surprise in every feature of her expressive face and astonishment in her uplifted shoulder, "would you spoil these artistic creations by washing them?" And truly they are not meant to experience this method of renova

While the shirt waist has discarded its yoke and has lost many of its primitive features it still retains others. The very latest Parisian cut shows the waist cut quite short in the back and long and drooping in front. It is worn with a belt, no wider than your thumb, and fastened upon the side with a tiny and inexpen-sive buckle; the front of the belt is fin-lshed girdle shape. This gives the waist the long look in the front, and it also

the long look in the front, and it also gives the back that wholly indescribable curve, so graceful is it!

The outing shirts are exceptionally plain. Small tucks are laid from neck to hem; or many parallel rows of tucking extend across the waists. With all is worn the stiff little coilar which is cuf this year with a turn-over top, or with the long ear points that hide he bare spot back of the ears. of the ears.

Combinations are much seen on outing dresses, strange contrasts being the rule. A golf dress of blue brilliantine was worn by an American girl who spent an after-noon playing on the well-appointed links of the Count and Countess de Castellane. The skirt was made perfectly plain, ex-cept for a band of ecru linen which was laid in Grecian design around the skirt, midway between belt and knees. The linen being so different from the brilliantine, in color and material, showed up plainly against it and made a conspicuous trim-

ming.

Over a little shirt of acru linen was worn a coat of blue brilliant'ne trimmed around the edge with a band of acru linen. A sallor hat of white straw was trimmed

of ecru straw fastened to the brim and crown of the sailor. Tan shoes finished

the pretty outing costume.

Another golf dress was made of violetcolored Madras with a thread of black running through it. The singular point in his costume was the combination of viothis costume was the combination of vio-let pink and deep pink. The skirt was trimmed from the waist downward with a strapping of deep pink ribbon, while the waist had a decoration of the same. A very deep girdle-shaped belt of black slik completed the glwn with the excep-tion of the violet slik shirt with its decorative gold buttons. The young woman who wore this suit sported a hat of the Alpine order with rolling brim, trimmed with dotted violet-colored stile.

with dotted violet-colored silk.

When not engaged in out-door sports the dress of the outling girl is as feminine as can be desired. Soft, fluffy materials are the rule and skirt after skirt overhangs a foundation of delicate silk. But on the links, in the court, upon the wheel and bowling on the green—which by the way has been revived as a popular pastime—she wears a very sensible dress of durable fabric made modish only by its cut and the way it is worn.

Unheard.

All things are wrought of melody, Unheard, yet full of speaking spells; Within the rock, within the tree, A soul of music dwells.

A mute symphonic sense that thrills The silent frame of mortal things; Its heart beats in the ancient hills, And in each flower sings.

From which each plant, each violet, Envolves its purple note.

the soft wind with strain on

Of crimson; and the Hy blows Its white bars to the rain.

The trees are peans, and the grass long, green fugue, beenath the sun; Song is their life, and all shall pass,

Shall cease, when song is done.
—Madison Cawein, in Truth.

THE GIRL OF 1900 WILL WEAR LIGHT MATERIAL, FIGURED AND MADE WITH MANY FEMININE RUFFLE S: A LIT PART OF HER DRESS. A LITTLE OVERSKIRT IS



AFTER THE QUARREL.

has been decided upon

It consists of a skirt with some fulness around the hips and of shoe-top length; the waist consists of a skirt of Madras

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A VEGETABLE GARDEN OF YOUR OWN.

The Things You Can Plant, How You

Can Plant Them, and What You Can Raise. There's solid comfort to the ordinary man, rich or poor, in sitting under his own vine and fig-tree. Every one likes to watch a vegetable garden grow. It

can be from six feet square to an acre. If the plot is 50x100 feet, you can have Plant three rows of sweet-corn, three of wax-beans, a few hills of Irish pota

toes, for the fun of it, and reserve the rest for smaller vegetables. If you cannot get stable manure handy buy a 50-pound bag of phosphate.

Bury a forkful of manure under two inches of light earth for every hill of corn and potatoes.

corn and potatoes.

Put six kernels of corn in a hill.

Four pieces of potato, each piece to have an "eye" on it.

Make a drill for the beans. Drop the beans an inch apart in the drill. Cover them loosely with half an inch to an inch of earth.

Cucumbers and melons are to be planted in large hills and plenty of dressing. Cover them with the double windows or with old sushes till they begin to blossom. Then uncover them so that the bees can get at them to fertilize the blossoms. Otherwise you will have no melons. Give

them plenty of water.
After making your beds for radishe beets, turnips, &c., scatter the seeds on top and rake them in loosely with an iron-tooth rake. Sprinkle them with

Young cabbages, celery, tomatoes and some others can be bought by the dozen at the market gardens and suburban grocery stores. Full directions for planting all kinds of seeds are printed on the envelopes, or can be secured from the market gardeners where plants are

three inches tall get a hoe and softly lossen the earth around them, rubbins and shaking the whole surface between the hills and cutting off any weeds of ot to disturb the roots of the plant

to grow, at least once in every two o three weeks, till the beans are in blosson and the corn is two or three feet tail.

Carefully pull out all the weeds from your beds of vegetables as soon as they are big enough so that you can distinguish them from the tiny vegetables.

themselves.
As the beets, turnips, &c., become crowded, pull out the inferior-looking ones to make room. Never pass a week as you walk about the garden.

If you follow these directions, using common-sense with them, and have plenty

of sun and water, you will have a good If it is 50x100 feet, it ought not to cost you more than \$3 in cash.

Chicago and Paris Fairs Compared.

The area of Jackson Park, on Lake Michigan, was 225 acres. The buildings given up to exhibits in Paris alone th year cover a space of 470 acres, and this supplemented by an annex in the Box de Vincennes of 300 acres more. number of exhibitions and exhibits will but, with the exception of the electrical exhibit, where the advancement is more rapid than anywhere else, it can harsily be said that in real novelty and variety the collection will surpass that at Chicago. the collection will surpass that at Chicago, In certain well-defined groups, such as that of anthropology and of relics of anti-quarian interest, nothing as fine or so complete can be seen as were on view in Jackson Park. For building material, "staff" has been used, as in 1893, but Parisian artisans and builders have improved upon the example set by us by using brilliant colors, much more freely. proved upon the example set by us by using brilliant colors, much more freely, and thus relieving the white wall-spaces which otherwise would be wearisome. But when it comes to artistic groupings and beautiful and striking effects in architecture and landscape arrangement, it will be conceded that the Columbian Exposition still holds the palm of excellence. In its matural advantages for exhibition purposes it is doubtful if Jackson Park will ever be surpassed. Lakes like Michigan, and such a water frontage as it gave, are things which neither money nor the art things which neither money nor the art of man can supply. The Court of Honor at Chicago may still remain a dream of beauty, undimmed by the splerdors of any rival creation.-Leslie's Weekly.

An Old Tale Renewed.

Scholars decline to be excited by the cabled report of the recent discovery of a letter written by Jesus Christ, The cabled report came from Rome and was cabled report came from Rome and was based on a paper read by a professor from Vienna at a meeting of archaeologists. He discussed a Greek inscription found in the ruins of a balace at Ephesus in which part of this letter is given. The story of the letter turns out to be very old. Esublus, Christian historian of the fourth century, recorded a story to the effect that King Abgar, of Edessa, wrote, inviting Christ to come to Edessa, and that Christ replied declining, Eseblus gave the text of both letters, but scholars gave the text of both letters, but scholars have not regarded the correspondence as authentic, though in very early times it was widely credited and copied. It seems to have been part of this correspondence a Greek translation of which has been found at Ephesus.-E. S. Martin, in Harper's Weekly.

Fire and Marine Insurance Company

OF RICHMOND, VIRGINIA.

ASSETS, - - - \$800,000 W. H. PALMER, - - President W. H. McCARTHY, - - Secretar MANCHESTER ASSURANCE COMPANY, OF MANCHESTER, ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE MANCHESTER ASSURANCE COMPANY OF ENGLAND, ORGANIZED UNDER THE LAWS OF GREAT BRITAIN, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF

President—GEORGE S. A. YOUNG.
Secretary—UNITED STATES MANAGER.
Principal Office in United States—No. 42 CEDAR STREET, NEW YORK,
General Agent in Virginia—B. S. HUME. Residence—RICHMOND, VA.
Organized or incorporated—1821. Commenced business in United States—DECEMI188 1899.

of real estate owned by the company (less \$1,476,22, the amount

f Brooklyn Local Improvement 100,000-00 100,000 00 City of Brooklyn Local Improvement Bonds... Bonds...

Bistocky a Brookly a Bonds...

Battimore and Ohio Railroad First Mortgage Gold Bonds...

Battimore and Ohio Railroad First Mortgage Gold Bonds...

Battimore and Ohio Railroad Prior Lien Gold Bonds...

Burl ngton, Cedar Rapids and Northern Railroad Gold Bonds...

Central Pacific Railway Company First Refunding Mortgage Gold Bonds...

Chicago, Milwaukee and St. Paul Railroad (Wisconsin and Minnesota Diwinion) First Mortgage Gold Bonds...

Chicago, Milwaukee and St. Paul Railroad 350 00 9,500 00 41,000 00 40,000 00 75,000 00 29.250 00 ion) First Mortgage Gold Bonds.

Chicago, Milwaukee and St. Paul Railroad (Chicago, Paccile and Western Division) First Mortgage Gold Bonds.

Chicago and Western Indiana Railroad Consolidated Gold Bonds.

Illinois Central Railroad Leased Lines Gold Bonds.

Louisville and Nashville Railroad First Mortgage Trust Gold Bonds.

Mercantile Trust Company Certificate for Fractional Part of Baltimore and Onio Railroad First Mortgage Railroad Bonds.

Northern Pacific Railroad Prior Liep 98,000:00 25,000 00

246 25 Northern Pacific Railroad Prior Lien Bonds... Pennsylvania Company Gold Bonds.... Pennsylvania Railroad Equipment Gold 20,000 60 Bonds...

Louis, Iron Mountain and Southern
Railway Company General Consolidated
Railway and Land Grant Mortgage
Bonds...

Mostobe Pail. Bonds...

St. Paul, Minneapolls and Manitoba Railroad Gold Bonds, Consolidated...

Union Pacific Railroad First Mortgage
Railroad and Land Grant Gold Bonds.

Wheeling and Lake Eric Gold Bonds
(Wheeling Division) First Mortgage
Ballimore and Onio Railroad Preferred
Stock... 52,000 00

Total par and inventory value (carried out as inventory value)......\$1,302,250 00 \$1,401,266 25 \$1,401,266 25 in the company's office.... belonging to the company deposited in bank ... belonging to the company deposited in bank ... bank in market est due and accrued on stocks and bonds not included in market

value.

Gross premiums (as written in the policies) in course of collection, not more than three months due.

Bills receivable, not matured, taken for fire, marine and inland risks. All other property belonging to the company, viz. Due from other companies for reinsurance on losses already paid. The gross amount of all the assets of of the company....aount which should be deducted from the above assets on account of bills receivable past due.....

Aggregate amount of all assets of the company, stated at their actual value....

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to be-Total gross amount of claims for losses.. Deduct reinsurar

Net amount of unpaid fosses.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of polley, including interest premiums on perpetual risks, 397, 509, 23; uncarned premiums (50 per cent).

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of polley, \$1,000,759,46; uncarned premiums (pro rata).

\$ 140,408.97 1.019,218 29

Total unearned premiums as computed above... and contingent, due All other domands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Commissions, and to become due to agents and brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$50,725 65; return premiums, \$198.34; reinsurance, \$40.281.25; special agents, \$1,130.25...

Aggregate amount of all liabilities, including paid-up capital stock, and net surplus.....

INCOME DURING THE YEAR. .

29,244 21

Gross premiums and bills unpaid at close of last year. 5 247,253 05 247,253 05 3,634 45

Net collected. 5 247,253 06 3,634 45

Net collected. 5 247,118 60

Gross premiums on risks written and renewed during the year. 1 1,872,866 82 Total. \$2,116,524 42
Deduct gross premiums and bills in course of collection at 296,792 78
this date... 296,792 78 Entire premiums collected during the year.\$1,820,731 64
Deduct reinsurance, rebate, abatement and return premiums. 667,016 91

Aggregate amount of income actually received during the year Amount of remitance from home office during the year, \$43,100.

DISBURSEMENTS DURING THE YEAR. Fire. Gross amount actually paid for losses (including \$185,555,17,
losses occurring in previous years).

Deduct all amounts actually received for salvage (whether on
losses of the last or of previous years), \$14,793,52, and all
amounts actually received for reinsurance in other companies, \$124,955.80. Total deduction.

Net amount paid during the year for losses. \$ \$50,806.80
Paid for commission or brokerage. 217,113.80
Paid for salaries, fees, and all other charges of officers, clerks, age.sts, and all other employes. 91,919.61
Paid for State and local taxes in this andother States. 91,919.61
S5,569.80
All other payments and expenditures. 92,858.75 Aggregate amount of actual disbursements during the year, in cash. \$1,308,157 86

Amount remitted to home office during the year, \$109,236.47. BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Risks written...
Premiums received (gross)...
Losses paid...
Losses incurred... GEO, S. A. YOUNG, U. S. Manager.

State of New York, State of New York.

City of New York-ss.:

Sworn to February 13th, before

GEO. H. COREY, Commissioner.

SECURITY BANK, Agents. 1107 E. Main Street.